

In the Specification:

Please replace paragraph [0001] with the following amended paragraph:

[0001] This patent application is a divisional of ~~pending~~ U.S. patent application Serial No. 09/917,439, entitled "VALUE TRANSFER SYSTEM FOR UNBANKED CUSTOMERS", ~~Attorney Docket No. EFTD-25,758~~, filed Jul. 27, 2001, the entire disclosure of which is incorporated herein by referenced. This application is related to U.S. patent application Serial No. 09/920,546 entitled "MESSAGE FORMAT FOR COMMUNICATING FINANCIAL INFORMATION, ~~Attorney Docket No. EFTD-25,790~~, filed herewith.

Please replace paragraph [0016] with the following amended Paragraph:

[0016] A multi-functional financial center is provided for customers to initiate and carry out banked and unbanked financial transactions. In a preferred form of the invention, ~~bidirectional~~ bidirectional communication between the terminal and the customer is by way of a touch screen. The terminal can display options on the touch screen for use by the customer in making various choices. The customer can make the choice(s) directly on the touch screen by pressing on an area ~~to~~ of the screen overlying the displayed choice. Importantly, all the information input by the customer is encrypted before transmission to the processor in the terminal, and subsequently out to the financial network. In this manner, a high degree of security is provided as to all the information input into the financial system by the customer.

Please replace paragraph [0043] with the following amended Paragraph:

[0043] The authorization processor 44 communicates with the financial networks to approve debit, ATM, credit ~~and~~ and cash transactions. An authorization processor 44 is operational for each form of payment, and may connect to multiple networks. An authorization processor 44 is programmed to carry out authorization functions that are related to ATM transactions. An authorization processor 44b is programmed to carry out authorization functions related to Point of Service (POS) debit transactions. An authorization processor 44c is programmed to carry out authorization functions related to credit transactions. Lastly, an authorization processor 44d is programmed to carry out authorization functions related to cash or money order transactions. Other types of authorization processors can be utilized to carry out transactions other than these

noted above. The authorization processors 44 receive transaction messages from the watchdog router 45, reformat the message required by the financial network or cash switch 42 is inserted into the internal ETS message and is routed back to the issuing ESP 26 through the watchdog router 45.

Please replace Paragraph [0058] with the following amended Paragraph:

[0058] If watchdog router 45 receives the response from authorization processor 44 past the ~~time out~~ timeout period, the following sequence occurs.